

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

EDWARD J HOWARD
SHAVON A CLARK HOWARD
Debtor(s)

Case No. 15-26311

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/31/2015.
- 2) The plan was confirmed on 10/06/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/05/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/12/2018.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$46,428.17.
- 10) Amount of unsecured claims discharged without payment: \$63,432.98.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$47,453.00
Less amount refunded to debtor	\$112.17

NET RECEIPTS: \$47,340.83

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,011.48
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,011.48

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACME CONTINENTAL C U	Unsecured	808.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	2,264.34	2,264.34	2,264.34	2,264.34	0.00
BEST BUY	Unsecured	173.06	NA	NA	0.00	0.00
CHASE	Unsecured	2,383.53	NA	NA	0.00	0.00
CHASE HOME FINANCE	Unsecured	19,041.77	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	111,167.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	NA	1,414.32	1,414.32	1,414.32	0.00
COOK COUNTY TREASURER	Secured	5,047.21	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	5,874.61	5,937.48	8,793.15	8,793.15	220.41
COOK COUNTY TREASURER	Unsecured	5,874.61	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Unsecured	5,047.21	NA	NA	0.00	0.00
ELAN FINANCIAL SERVICES	Unsecured	2,423.00	NA	NA	0.00	0.00
FIRST MIDWEST BANK	Unsecured	389.29	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	657.49	657.49	657.49	0.00
MIDLAND FUNDING	Unsecured	1,186.00	1,186.62	1,186.62	1,186.62	0.00
NICOR GAS	Unsecured	825.11	736.41	736.41	736.41	0.00
ONEMAIN	Unsecured	1,555.94	1,555.94	1,521.46	1,521.46	0.00
PRA RECEIVABLES MGMT	Unsecured	482.13	482.13	482.13	482.13	0.00
SEARS	Unsecured	1,838.70	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	14,359.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	2,721.00	4,276.94	2,721.00	2,721.00	122.29
US BANK TRUST	Secured	27,623.83	20,200.40	20,200.40	20,200.40	0.00
US BANK TRUST	Unsecured	11,094.81	NA	NA	0.00	0.00
US BANK TRUST	Secured	111,167.00	130,497.21	0.00	0.00	0.00
US EMPLOYEES CU	Unsecured	0.00	NA	NA	0.00	0.00
US EMPLOYEES CU	Secured	13,450.00	2,982.34	2,982.34	2,982.34	26.99

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$20,200.40	\$20,200.40	\$0.00
Debt Secured by Vehicle	\$5,703.34	\$5,703.34	\$149.28
All Other Secured	\$8,793.15	\$8,793.15	\$220.41
TOTAL SECURED:	\$34,696.89	\$34,696.89	\$369.69
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$8,262.77	\$8,262.77	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,011.48</u>	
Disbursements to Creditors	<u>\$43,329.35</u>	
TOTAL DISBURSEMENTS :		<u>\$47,340.83</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/04/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.